

# CHOOSING A MEDICARE DRUG PLAN

## For People with Medicare & Medicaid

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Beginning January 1, 2006, all people with Medicare can get Medicare prescription drug coverage. If you currently have both Medicare **and** Medicaid, then Medicaid now pays for prescription drugs. If you continue to be eligible for Medicaid, Medicaid will continue to pay for your other health care costs. **Starting January 1, 2006, Medicare will pay for your drugs instead of Medicaid.**

If you do not choose and join a Medicare prescription drug plan by December 31, 2005, Medicare will enroll you in a plan and your coverage will begin January 1, 2006.

*However, you can choose or change plans at any time.*

### Find the Plan in Which Medicare Enrolled You

You can find out which plan you have been enrolled into using any of the four resources listed below:

1. **Look at the notice of auto-enrollment.** Medicare will begin mailing the notice of auto enrollment in early November 2005 to approximately 5.5 million people with Medicare and Medicaid. This notice will include the name of the plan and will be printed on yellow paper.
2. **Visit [medicare.gov](http://medicare.gov).** By entering some personal information (Medicare number, date of birth, last name, Medicare Part A or B effective date (which is on your Medicare card) and zip code), you can use the “Medicare Prescription Drug Plan finder tool” to find out the plan in which you have been enrolled. Auto enrollment information will be available on [medicare.gov](http://medicare.gov) at the end of November.
3. **Call 1-800-MEDICARE (1-800-633-4227).** You or someone who is helping you can call 1-800-MEDICARE any time day or night and talk to a customer service representative. You will need your Medicare number, name, date of birth, zip code, and effective date of Part A or Part B (which is on your Medicare card).
4. **Go to your pharmacy.** Starting in January, most pharmacists will be able to tell you the plan in which you have been enrolled. You will need either (a) your Medicare number and zip code or (b) first name, last name, sex, date of birth, and the last four digits of your Social Security Number.

## Compare Plans

You may want to compare your current plan to other plans based on the drugs you use and the convenience of your pharmacy. When you find some drug plans you are interested in, call the companies that offer the plans and use the chart on the next page to compare information about these plans. The steps below will help you complete the chart. The chart isn't part of the enrollment process; it is just a tool to help you organize the information.

### 1. Find out if the plans, including the plan in which you are enrolled, cover your drugs.

- Drug plans will cover different generic and brand-name drugs in different drug categories on their drug lists (formularies).
- The drug list might not include your specific drug. However, in most cases, a similar drug that is safe and effective will be available.
- Check and see if the plan has certain requirements about what drugs you can take, sometimes called “prior authorization” or “step therapy.”

### 2. Find out the costs of each plan.

- Since you are on Medicare and Medicaid, you will get extra help paying for the cost of the prescription drug coverage. However, Medicare drug plans can vary on how much they charge and how much of your cost they cover.
- Many plans in your area will be available at no monthly cost to you. If you don't want to pay every month, make sure to ask whether that plan is available to you at no monthly cost.

### 3. Find out each plan's pharmacy and mail order options.

- Medicare will require plans to have convenient pharmacies for you to choose from. If it's important to you to stay with your current pharmacy, find out if you can use your pharmacy with a specific drug plan.
- Some drug plans also allow you to get your prescriptions through the mail.

## For More Help Choosing a Plan

If you need help comparing Medicare drug plans:

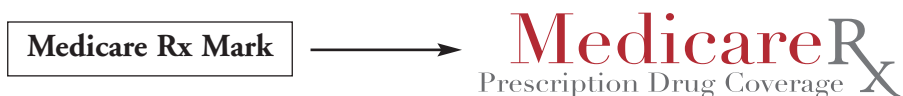
- Visit [www.medicare.gov](http://www.medicare.gov) on the web.
- Call 1-800-MEDICARE (1-800-633-4227). TTY user should call 1-877-486-2048.
- Call your State Health Insurance Assistance Program (check your “Medicare & You 2006” handbook for the telephone number in your state).
- Attend Medicare-related events in your community. Look for information about these events in your local newspaper or listen for information on the radio.

## Joining a Plan

You can join a drug plan in the following ways:

- **By paper application.** Contact the company offering the drug plan you choose and ask for an application. Once you fill out the application, mail or fax it back to the company.
- **On the plan's website.** Visit the drug plan company's website. You may be able to join online.
- **By phone.** Call the plan; you may be able to join over the phone.
- **On Medicare's website.** You may be able to join a drug plan at [medicare.gov](http://medicare.gov) on the web using Medicare's online enrollment center. Drug plan participation in Medicare's enrollment center is voluntary, so not all plans will offer this option.

You will have to provide the number on your Medicare card when you join. It is important that you look for the *Medicare Rx mark* below in the materials you get from drug plans. This *mark* means the company is approved by Medicare.



## When to Make the Choice

You can join a plan from November 15, 2005 through May 15, 2006.

- If you join by December 31, 2005, your coverage will begin January 1, 2006.
- If you join after January 1, 2006, your coverage in the new plan will begin the first day of the month after the month you join.

Once you join a Medicare drug plan, you are enrolled until you enroll in another plan. Since you have both Medicare and Medicaid, you can change or join a new drug plan at any time.

For most people with Medicare and Medicaid, if you decide not to participate in the new Medicare prescription drug coverage when you are first eligible, it may mean paying a penalty if you join a plan later. For more information about the penalty, see your "Medicare & You 2006" handbook, visit [medicare.gov](http://medicare.gov), or call 1-800-MEDICARE (1-800-633-4227).

## Next Steps

Once your enrollment is approved, the company offering the drug plan will send you specific materials you will need. These materials include a membership card, member handbook, list of covered drugs, pharmacy provider directory, complaint and appeal procedures, and other important information about being a plan member.